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ANDRZEJ KLIMCZUK

Regional Development in an Ageing Society: Overview of Selected Foreign and Polish Recommendations and Practices

Abstrakt:

Złożoność skutków starzenia się społeczeństw stanowi istotne wyzwanie na poziomie regionalnym i lokalnym. Działania adaptacyjne wymagają współpracy samorządów terytorialnych, podmiotów gospodarczych i organizacji pozarządowych. Opracowanie przybliża: wymiary interwencji, typologię „regionów kurczących się” oraz dwie inicjatywy: regionów dla ludzi w każdym wieku (Regions for All Ages) i sieci srebrnej gospodarki regionów europejskich (SEN@ER - Silver Economy Network of European Regions). Omówiono także dylematy tworzenia odrębnych strategii regionalnych i czynniki sprzyjające ich realizacji oraz bariery budowy srebrnych gospodarek. Dodatkowo, przedstawiono wnioski z analizy wybranych strategii rozwoju regionalnego w Polsce. Podsumowanie określa możliwe kierunki dalszych badań dla krajowych instytucji naukowych.

Słowa kluczowe: spójność społeczna, rozwój regionalny i lokalny, współpraca międzysektorowa, regiony wyludniające się, srebrna gospodarka, srebrny rynek, regiony dla ludzi w każdym wieku.

Summary:

The complexity of population ageing effect is a significant challenge at a regional and local level. Adaptation activities require the cooperation of local governments, business entities and non-governmental organizations. The article describes the dimensions of interventions, typology of “shrinking regions” and two initiatives: Regions for All Ages and SEN@ER - Silver Economy Network of European Regions. In addition, essay discusses the dilemmas of creating special regional strategies with their implementation factors and barriers in the construction of silver economies. It is supplemented by some conclusions

from the analysis of selected regional development strategies in Poland. Summary sets out possible directions for further research for national institutions.

Key words: Social cohesion, Local and Regional Development, Cross-Sector Cooperation, Shrinking Regions, Silver Economy, Silver Market, Regions for All Ages.

Introduction

The primary objective of this paper is to present theoretical approaches to shape the age-friendly regions and, consequently, people of all ages, physical condition and cognitive capabilities. Main ideas and assumptions of projects implemented in the European Union and Poland will be described. It is important to identify possible actions at the regional and local levels aimed at tackling the consequences of ageing, such as an increase in demand for social and health services, investment in public transport, removal of architectural barriers and changes in structures of families, consumption, innovation and productivity of human labour. These issues are challenges for local governments, businesses and non-governmental organizations. Mitigating the adverse impacts of projected changes can be fostered by cooperation of representatives of various sectors in the formulation and implementation of regional development strategies aimed towards building “regions for all ages” as well as the “silver economy.” The description of these concepts will be preceded by an explanation of the basic concepts used in the paper and an outline of the challenges for regional policy in Poland. In summary, the conclusions for further practical activities and research directions will be indicated.

Basic Concepts: Population Ageing and Regional Development

Ageing is a term used to describe the dynamics of phenomena and processes, both in terms of individual and collective associated

with the social category of old people³. In the article criterion of old age purposed by the experts of the World Health Organization is adapted (UNDP, 1999, p. 7), which is exceeding 60s years of life. However, many of publications and documents referenced in further sections of this article, which were prepared by the Polish and foreign research and administrative institutions as well as by expert centers, contains flexible definitions of old age and referring to people aged 45-59 years. Creators and analysts of regional policy pay in this way more or less attention to the need to prepare middle age persons to the activity in the last stage of life.

In terms of the individual, there are three types of ageing (Trafiałek, 2006b, pp. 70-71): (1) successful, when moving into old age is free from disease, stimulated by positive impact of the environment and small psychosocial deficits; (2) physiological (natural, ordinary), when, deficits are progressed and evenly distributed together with chronological age, which are determined by genetic and environmental factors; as well as (3) pathological, which take a place when it comes to an accelerated decline in performance and premature death.

In the analysis of the population concept of demographic ageing is used. It means a systematic increase in the proportion of older people in the population, which results in a decrease in fertility and mortality that enhance the number of persons surviving to old age (Okólski, 2004, p. 154; Szatur-Jaworska, Błędowski, Dzięgielewska, 2006, p. 243). Static reflection of this process is the phenomenon of demographic ageing, that occurs - according to E. Rosset – when more than 12% of the population members are over 60 years old (Okólski, 2004, p. 155) or when - according to the United Nations – it's 7% of people over 65 years old (Trafiałek, 2006b, p. 69). It should be noted, however, that these limits were set out in the mid-twentieth century, and the legitimacy of their further use in post-industrial societies are debatable. The use of outdated concepts and measures may, in fact, lead to inadequate measures to resources, values and goals of different public life actors on the international, national and regional levels of public policy (Ervik, 2009). The development of the demographic

³ Synonymous with the “old people” term in this study is phrases “older adults,” “older people” and “senior.”

ageing phenomenon is still illustrated with “burden”⁴ indicator, which describes “overload” of working-age population by those in a retirement age, which is associated with negative and conflicting changes in social relations (Klimczuk, 2013a). Controversy over the sustainability and consequences of these concepts and measures leading to the search for methods of measurement and analysis, which mainly take into account national circumstances in dimensions such as institutional and legal, migration, health status of the population, functional and cognitive capabilities of older people (Stone, 2006, pp. 300-301). Nowadays, the description of an ageing process also uses indicators such as dependency ratios, illiteracy scales, levels of professional activity, the average age of the population, expected a further life expectancy, potential support, legal retirement age, survival rates and women fertility rates (UN, 2001, 2010; Kurkiewicz, 2010, pp. 128-132).

The concept of the region will be understood in this paper in economic terms by Z. Strzelecki (2008, p. 79) as an “an area of particular economic specialization, resulted from the use of endogenous and exogenous factors of development.” It is assumed that the region is also an administrative unit managed by public authorities. While regional policy is understood here as “essential concepts and practices that affect the size and pace of regional development, and thus changes in the spatial structure of the economy, both in terms of regional and local recognition,” which “should lead to improved competitiveness of the region or local unit, and thus change their competitive position” (Strzelecki, 2008, p. 78). The concept of regional development, recognized as a total measure of this policy effectiveness, requires some clarification. According to Strzelecki, it covers four areas that require simultaneous actions. These are (1) transformation of factors and regional resources in the goods and services; (2) changes in the ways of living, as well as level and life quality of the region’s residents; (3) technical and technological progress; and (4) a process of exchange between human and the environment. In this study, it is concluded that contemporary regional policy since the

⁴ Using the “burden” term causes controversy among researchers. S. Klonowicz (1986, p. 53) implies that this term contributes to negative attitudes towards the older adults and the negative evaluation of old age.

1980s is characterized by a network paradigm, according to which the state administration serves mainly for coordination of tasks, which are implemented by regional and local territorial authorities as well as by support institutions of the manufacturing sector (Strzelecki, 2008, pp. 93-94; MRR, 2010a, pp. 14-18; MRR, 2010b, pp. 33-42). In this model, the aim is to encourage all, not only the most developed or most peripheral, regions on many possible fields of action, such as investments in economic and social infrastructure, research and development, human resources as well as business and its environment. Relevant in this paradigm are the high efficiency of investment, stimulating of structural and sectoral adjustment, shaping social and cultural institutions that are supporting positive changes in the economy.

Creation of Regional Policy in an Ageing Society

A period of political and economic transformation in Poland was accompanied by an increase in the number of older people. In the years 1988-2011 the number of people over 65 ages increased from 3.7 million (9.8% of the total population) to 5.3 million (13.8%) (Sobczak, 2012, p. 41). In particular, the population of older people in cities increased, from 1.9 million (8.6% of the urban population) to 3.3 million (14.4%). The total number of people in a retirement age (in Poland: 60 years for women and 65 for men) has increased over the same period from 4.7 million (12.4% of the total population) to 6.6 million (17.3%) (ibidem, pp. 46-47). At the same time, a burden of the population in the working age by of post-production age (60+ women/65+ men) increased. For every 100 people in working age, there were 21.6 people of retirement age in 1988 and 26.9 people in 2011 (ibidem, p. 49). In most of the central cities, the population has already passed the phase of decline or is on the stage of stabilization – these processes started earlier in the mining, urban and industrial regions (Petryszyn, 2002, pp. 17-23). Few large cities with the progressive nature of the population are located in the north east Białystok, in the north of Olsztyn, Elbląg, Gdynia and Koszalin, in the west Gorzów Wielkopolski, Zielona Góra and in the south-east Rzeszów. These border cities are away from the major centers of population concentration in the country. In addition, according to the demographic forecast of the Central Statistical Office of Poland, from 2008 the

number of people aged 65+ may rise to 8.3 million in 2035 (23.2% of the total population). For every 100 people of working age will occur 46 people of retirement age (GUS, 2009, p. 311). Ageing population will intensively proceed in cities, where will lead to the 24.3% population over 65 ages compared to 21.7% in rural areas. The largest increase of old age population will be in the cities of voivodships: świętokrzyskie (by 15.6 pp. of urban population), lubelskie (13.9 pp.), podkarpackie (13.1 pp.), podlaskie (12.8 pp.), opolskie (12.6 pp.), warmińsko-mazurskie (12.3 pp.), and lubuskie (12.2 pp.) (ibidem, p. 182). Ageing of the population will be accompanied by its decreasing (“depopulation”), which to 90% will affect cities (ibidem, pp. 156-158, 173-175). The urban population will fall from 23.3 million to 21.2 million of people, which is associated not only with a decrease in fertility, but also to change of permanent migration to urban areas to migrations for work or study, as well as by an increase in migration from cities to rural areas due to the rise in housing prices and the cost of house building, improvement of the economic status, enabling to reside in the most favorable environment. Taking into account the regional division, it is noted that the greatest loss of population will occur in following voivodships: świętokrzyskie, łódzkie, lubelskie, opolskie and śląskie. The depopulation will be associated with “deurbanization” processes mainly in the regions of świętokrzyskie, wielkopolskie, kujawsko-pomorskie and pomorskie.

It was not until the turn of the twentieth and twenty-first centuries when scientists and experts began to move away from the almost exclusively negative evaluations of forecasts related to the increase in the number of older people. However, “apocalyptic demography” is still a standard line of thinking about ageing, present both in the expert and in public discourse. Noticed in developed countries’ improvement of the seniors’ health, increase of their activity as well as combating inequality and age discrimination, leads to the evolution of the concept of social policy for older people and ageing (Szukalski, 2006, pp. 7-9; Synak, 2000, pp. 10-11; Szatur-Jaworska, 2000, pp. 140-144). It is important to search for new roles for the older adults, reducing the importance of chronological age as a feature shaping an individual's life and the creation of institutions’ networks, which enable seniors to be independent in meeting these basic needs (activities of daily living). While from the perspective of regional policy is necessary to

take actions combining positive changes, both related to the population ageing process as well as with depopulation of regions. M. Ferry and H. Vironen (2010, pp. 7-21) propose that regional strategies towards demographic challenges should take into account the simultaneous actions in four dimensions:

- regional labour markets – restructuring of the region's economy and active employment policy is recommended to adaptation of free labour resources to the needs of regional businesses, as well as promoting the re-emigration and organizing support for returnees and increasing incentives for internal (inside the region) and transregional migration;
- planning of technical and social infrastructure – it is important to adapt the infrastructure to the needs of older adults, preventing its degradation, encouraging younger people to move from the suburbs to the abandoned buildings in city centers;
- consumption of goods and services – matching changes in the offer directed to residents and tourists as well as undertaking research on product and service innovation;
- social integration – increase the availability of jobs, lifelong learning training and education programs for all age groups as well as an adjustment of administrative structures to involve citizens in the use of local services, voluntary work and activities of self-help groups.

Ferry and Vironen (2010, p. 30) however, not discuss the scope and method of linking these various dimensions, by recognizing that decisions in this field should be undertaken by entities interested in implementing such strategy. In addition, on the basis of review of projects in the regions of the European Union they conclude that current demographic changes require improved coordination of actions undertaken by different levels of government as well as the actors of the public, economic and social sphere (*ibidem*, pp. 26-27). This coordination or governance should aim to link their goals better and rationalize the allocation of resources in the national and regional policies. The authors only briefly mention the possibility of synergistic benefits in the case of linking strategy to an ageing population with other actions already implemented by public authorities (*ibidem*, p.

29). For this reason, the need to further work on ideas that foster synergies should be emphasized. Such ideas should enable prevention and solve of many problems of regional and local levels at the same time by the complementarity of the actions taken.

Actions against depopulation on a regional scale are a relatively new subject of theoreticians and practitioners' interest. The authors of the 2007 study "Shrinking Regions: a Paradigm Shift in Demography and Territorial Development," developed at the request of European Parliament using data from Eurostat and statistical offices in the United Kingdom and France, present a typology of "shrinking regions" (Katsarova, 2008, p. 4). In Poland, the decline in population in the period 2005-2030 is:

- almost certainly in the region of Opole and Silesia;
- likely in voivodeship of dolnośląskie, kujawsko-pomorskie, lubelskie, lubuskie, łódzkie, podkarpackie, podlaskie, pomorskie, świętokrzyskie, warmińsko-mazurskie and zachodniopomorskie;
- unlikely in mazowieckie, wielkopolskie and pomorskie;
- quite unlikely in the małopolska.

Experts from seven French research centers responsible for the study found that the regions covered by the processes of depopulation have limited opportunities to use creativity, to build attractive economic areas, they are threatened by destruction of services' distribution structures and access to them (ibidem, pp. 6-7). Similarly to M. Ferry and H. Vironen, authors of the "Shrinking Regions..." study assume that "demographic decline and ageing form a complex system of interactions involving economic, social, political and environmental aspects and it is therefore impossible to take a sectoral approach to the problem" (ibidem, p. 8). Summary of recommendations for the multi-level governance presented in the study contains table 1.

Table 1. Actions towards decrease of the population in the regions

Level of governance	Actions
Supraregional (European Union, Member States)	development of statistical indicators for community policies; equalize of social and economic benefits to the individual regions of the state

Subregional/infraregional (local communities, local authorities, metropolitan areas, conurbations)	reorganization of social services and facilities and conflict prevention by consultation with residents and local governments; prevention of conflicts in local communities and between them, creation of structures and forms of dialogue between communities and with higher levels of administration
Transregional (cross-border, internal border areas)	breaking down the political, legal and administrative barriers to cross-border cooperation, for example, in the field of joint services in medical care and education

Source: On the basis of Katsarova, 2008, pp. 8-11.

As a significant contribution of the “Shrinking Regions...” study should be considered as a synthetic proposal of “sustainable demographic development index,” which is aimed to allow the recognition of the relationship between demographic decline and ageing in the regions. It is defined as “‘remaining life potential’ (the percentage of years lived in relation to the number of years left to live)” (ibidem, p. 9). It is assumed here that the greater possibilities have regions of high average age of living, where people live longer in good health and have many perspectives on activity in retirement. Longevity and quality of social services are for this reason considered as a factor for the development. In 2030, this index will be highest in the western and southern regions of Poland that are also borderline regions.

Solutions for Development in Ageing Regions

Inspiration to seek theoretical and practical solutions for regional policy can provide case study analysis of the projects from European Union regions. In the following parts of the paper, two examples of such initiatives will be described: (1) the “Regions for All Ages” and (2) the “SEN@ER – Silver Economy Network of European Regions”⁵.

⁵ This part of the article is based on updated and expanded data from another’s paper of the author (Klimczuk, 2011).

Regions for All Ages

The “Regions for All Ages” program was an initiative of the Age Concern - British non-governmental organization and English Regions Network – a local governments’ union (Baker, 2007). Initiative was established in 2002 initially with a purpose to action in England. In 2005 in collaboration with the Committee of the Regions, measures were extended to the level of the European Union. The starting point was to monitor the activities and cooperation with the new regional agencies created in 1998-1999 in the Great Britain area. The initiative was aimed to increase efforts of adapting regions to progressive demographic changes. It should be noted that the very name of the program refers to the concept of a “society for all ages” has created since the 1990s by the United Nations. This concept from 2002 is also the primary objective of the Madrid International Plan of Action on Ageing (UN, 2002, 2011). Usage and reinvestment of human, socio-cultural, economic and natural capital are assumed here. As well as conducting activities fostering the active ageing, lifelong learning, promotion of healthy lifestyle, intergenerational integration, flexibility of labour markets, shaping age-friendly environments, the development of civil society, sustainable social policies to prevent poverty and exclusion of older people (UN, 1999).

Successive stages of the “Regions for All Ages” program were: establishment of the advisory board, identification of stakeholders and research needs to carry out diagnoses and debates, identify possible actions and build a regional dialogue forum on ageing for their coordination. Principles of cooperation between public authorities and the business environment also agreed. In subsequent years, a set of tools to assist in the development of the regional strategies was made, taking into account the ageing of the population, discussion sessions at annual conferences of the Regional Studies Association were prepared as well as discussions with the European Commission and AGE (The European Older People’s Platform - NGOs federation) were conducted to take more account on the subject of ageing in the cohesion reports. These activities led to the establishment of a European advisory board, comparative analyses of regional strategies of all member countries, European conferences, a publication of a report containing

case studies (Ferry et al., 2006) and expanded set of diagnostic tools (Ferry, Baker, 2006).

Organisers of the “Regions for All Ages” program identified three main groups of dilemmas and difficulties, which regional policy makers focused on ageing, must face (Ferry et al., 2006, pp. 19-20, 48-50):

(1) policy objectives – problem is to recognize what category of persons is understood by the concept of old people; how the region’s inhabitants themselves determine the old age; whether the activities should include only the older people, or also entities such as companies and business institutions; how to shape the balance between offered help and posed rules, requirements for the beneficiaries; how the actions to prevent the adverse effects of population ageing could be associated with raising the region's competitiveness;

(2) methods for policies designing – it is important to determine the common and divergent characteristics of interventions for the older adults in terms of economic growth and social inclusion; what levels of social structure should be taken into account, whether only educational campaigns should be conducted or also action plans involving local and regional levels; whether strategies should be incorporated into existing documents, or be separate studies, or be carried out by specially designated for that purpose institutions, ombudsmen or agenda;

(3) ways of implementing policies – it is necessary to determine how the regional level will be reflected in the redistribution of resources, the choice of policy instruments and mechanisms of delivery its effects; what conditions they will testify to the success of the strategy; how strategies and initiatives can mobilize employers, volunteers, the older adults and the region’s community to further dissemination good practices for active ageing; what will be the best solution for coordination between the various levels of public administration and its departments as well as public sector, commercial and social entities.

It should be noted that the indicated difficulties might also be recognized as research directives. In other words, these instructions are also useful in the analysis of existing data, not only planning documents, but also reports, statistical summaries and projects implemented by regional institutions.

In addition, case studies allowed to distinction of four factors that contribute to effective implementation of regional interventions for an ageing population (Ferry et al., 2006, pp. 46-47):

(1) political will and democratic legitimacy – leaders elected in general elections are better-implementing strategies for population ageing; political support is conducive to promoting the concept, acquisition of resources and concentration of human resources;

(2) preparing the ground and establish a database – creation and implementation of the strategy require in-depth research about the demographic condition of the region and its problems with social services, housing, health care and labour market;

(3) financial autonomy of local governments – its absence may limit the independence of the action as well as the choice of instruments and resources to implement the strategy;

(4) agreement to evaluation – detailed assessment of the strategy implementation effects may allow further work to improve and increase the credibility of public authorities to stakeholders, in particular for current and potential partners from the private sector.

It is reasonable to indicate yet another assumption. Strategy implementation may be easier with the high quality of human and social capital of change leaders and their social environment. Education, occupation, skills, interests, knowledge, commitments to solve problems, skills for cooperation of policy makers, officials, entrepreneurs and representatives of the social sector is crucial for the types of proposed changes and the various stages in their implementation.

SEN@ER - Silver Economy Network of European Regions

A different approach represents a network organization⁶ called as the “SEN@ER - Silver Economy Network of European Regions” created in 2005 on the initiative of Nordrhein-Westfalen government from Germany. Its main purpose is to create and determine the framework conditions for new products and services aimed at improving the quality of older people life, and thus provide jobs and em-

⁶ Network organization is defined here as “a collection of independent organizations operating in a particular industry but also related to others by co-operation bonds” (Dryl, 2010, p. 251).

ployment as well as strengthen the forces of regional economies and their competitiveness. The realization of this mission involves collaboration with partners from industry, social and official public authorities.

However, the “silver economy” term needs to be clarified. This concept is sometimes used interchangeably with the phrase “silver market,” which appeared in the early 1970s in Japan, with the gradual increase of available facilities for the older adults (Coulmas, 2008, p. vi). Silver market is a market segment that contains products and services for wealthy people over 50 age of life, as well as unique solutions for trade between economic operators, enabling them to adapt to the ageing workforce (Kohlbacher, Herstatt, 2008, p. xi). Researchers of the phenomenon emphasize that the silver market is not based solely on the marketing of products targeted at older people, for this reason stressing the age of the users of goods and services should be avoided. Otherwise, this may deepen age discrimination. Silver market also includes ideas for “universal design” and “intergenerational design,” which can be understood as a desire of business entities to adjust the properties of their goods and services to the needs of people of different age, physical and cognitive capabilities. This design may enable the social integration of their users. P. Enste, G. Naegele and V. Leve (2008, pp. 330-331), claims that “silver economy should not be regarded as an own economic sector, but rather as a cross-section market, in which numerous industrial sectors are involved.” These authors suggest at least fourteen segments of the market:

- IT applications in inpatient and outpatient care;
- Smart living, housing adaptations and supported living services, increasingly on an IT-basis;
- Promotion of independent living, likewise increasingly on an IT-basis;
- Gerontological relevant areas of the health economy, including medical technology and e-health, hearing and seeing aids technology, dental prosthetics and orthopaedics;
- Education and culture (as it was in “response” to higher levels of education and more spare time);

- IT and media, in particular in conjunction with other market segments such as health, the promotion of independence and security;
- Service robotics, especially in combination with the promotion of independent living in the case of older people with severe health constraints;
- Mobility and the promotion of mobility, e.g., car traffic safety;
- Recreation, travel, culture, communication and entertainment;
- Fitness and wellness (in response to the higher health awareness, particularly of the “younger old”);
- Clothing and fashion (among other things, to document social integration);
- Services facilitating everyday life and other home services;
- Insurance coverage, especially about age-specific “risks;”
- Financial services “sensitive to demography,” especially in the area of capital protection, wealth maintenance and counselling.

Development of the silver economy, therefore, requires analysis of capabilities from different spheres of production and distribution of goods and services. It is also possible here to integrate and stimulate the activity of entities from different sectors, taking into account the characteristics of the region.

Before creating the “SEN@ER” Nordrhein-Westfalen, was the first region in Germany, which has attempted to restructure, corresponding to the demographic challenges. In 1999, the federal government came out with a “Silver Economy” initiative, with the aim of stimulating local actors to develop products and services for seniors to improve their quality of life and create new jobs. Soon several other German regions began to incorporate similar strategies. It turned out that a significant barrier was to address many solutions exclusively for wealthy seniors, for this reason, consumers are sought from outside the region, regional products are promoted and overall propensity of seniors to consume is stimulated (Enste et al., 2008, p. 330; Ferry et al., 2006, pp. 31-33, 80-90; Augurzky, Neumann, 2005). In 2003, the Nordrhein-Westfalen government organized in Brussels workshops

for representatives of local governments and NGOs, inviting them to create a network that would allow increasing the competitiveness of the European Union, exchange their experiences and conduct joint research. In 2005, in Bonn the first European conference on the silver economy was organized, which was accompanied by the establishment of a network. Its critical regions are Extremadura (Spain), Limburg and Gelderland (Netherlands), Limousin (France), Mid-East Region (Ireland) and North West Region (the United Kingdom). Polish partner regions are Lower Silesia and Opole. Two documents were also adopted: Bonn Declaration, containing the main objectives of the network, and agreement on establishing the SEN@ER, which includes a program of future activities (SEN@ER, 2005a, 2005b). In addition, a joint secretariat was set up with responsibility for the coordination, integration and documentation of activities, liaising with the European Commission and the Committee of the Regions, collection of research results related to the silver economy, support the organization of thematic conferences, a website and recruiting members of the network.

Cooperation of network members includes: identifying activities that require political support, promoting the idea of silver economy, the integration of professional associations and business organizations, analysis of the funding programs of the European Union, recommendations making and joint political declarations. The work of the network also includes five “special interest groups,” formed by the representatives of regions of the network with representatives of public administration, business and non-governmental organizations. These are the groups for the: active employment opportunities, ageing well at home, culture and ageing, skills development and regional strategies. The SEN@ER also leads the database of European Union documents relating to issues of silver economy, a knowledge base of best practices, the system of partners for projects searching, publishes its own newsletter, organizes workshops, annual conferences and competitions for the best practices in order to promote possible products, services and strategic solutions. Among the selected projects of network are: seniors’ entrepreneurial initiative; work on the computer system for the coordination of ageing services, system of smart devices in the place of residence of older adults (ambient assisted living) as well as on portable alarm to contact the emer-

gency services; developing a system for saving energy in social housing; preparing maps of existing web pages that enable a debate and exchange of knowledge related to the cultural sector; seniors' academy of intercultural creativity; as well as active ageing initiative for migrants and ethnic minorities living in the European Union.

Barriers of Regions for All Ages and Silver Economy Further Dissemination

In general, based on these case studies, four obstacles of regions for all ages and silver economy building in other European regions can be pointed out. These are (1) absence of companies and organizations interested in areas with these concepts and supporting environment; (2) reduction of the silver economy offers to wealthy older people; (3) unfavorable pattern/structure of goods and services' consumption by seniors; as well as (4) small force of attraction of older migrants by the regions. More specifically:

(1) An obstacle may be the absence of companies and organizations with developed research base, market information and marketing instruments. According to the production cycle theory, the new goods and services are created mostly in highly-developed regions with the affluent consumer market, only in the later stages products are exported to external markets and to the less affluent areas (Grosse, 2002, pp. 30-31). This justifies the intervention of public administration, aimed at making better use of knowledge and technology, creation of regional innovation systems and networks of cooperation between scientific institutions and economic experts;

(2) The barrier may also be thinking about the silver economy as a set of products and services to affluent older people. According to the network society theory of M. Castells it can be assumed that these goods will be a benefit in the first place for the world's largest metropolises, connected together by multiple communication channels, including scientific thought, consumer fashions and inhabiting them by the elite with the dominant economic power and considerable political and media influence (Grosse, 2002, pp. 29-30). According to Castells (2007, pp. 443-449) ageing of society creates the risk of "age wars," in which older people can occupy privileged positions' thanks to the accumulation various forms of capital during the life. Thus, it is

important to counteract solutions that can lead to age discrimination and highlighting the universal and intergenerational aspects of the silver economy;

(3) In less developed countries, consumption pattern/structure adopted by older adults may limit the growth of the offer addressed to them and not affect positively on improving their quality of life. According to the concept of intergenerational value change from a materialist to post-materialist often, value positive things connected striving for survival rather than for self-realization (Inglehart, 2005, pp. 334-335). Older adults due to frequent socialization in terms of scarcity and poverty (e.g., traditionalist generation of the Great Depression), give higher importance to categories such as safety, professional work, duty, diligence, protecting the interests of social class and professional group. This issue may be important to Polish regions where probably the need for a more flexible market offers will increase, as well as a phenomenon of deprivation among older people with low incomes that are unable to satisfy their needs at the expected level can increase. Also growing demands of better-educated and more affluent older people (post-war generations) will emerge (Balcerzak-Paradowska, 2008, p. 175). It is assumed that in Poland only seniors born in 1950 will be characterized by the greater activity associated with the post-materialist values, such as, e.g., socialization of their personality potential, self-expression, association, freedom of ideas' exchange, satisfaction that comes from quality of life and condition of the environment (Synak, 2000, p. 14; Szatur-Jaworska, 2000, p. 185; Trafiałek, 2006a, pp. 335-336);

(4) Doubts may also induce the force of attraction to older people by the regions forming the silver economy. Basis for action aimed at immigrants and potential new older age residents from other parts of the world has a few sources: emphasizing importance of the city and region's image as age-friendly/for people of all ages (WHO, 2007); assumptions on a high emotional and subconscious connection of persons with the place of residence during childhood and adolescence (Jałowicki, Szczepański, 2006, pp. 328-333, 352); as well as studies showing recovery of migratory movements in the retirement age in the direction of a regions better equipped with cultural services and devices (Domański, 2006, pp. 26, 177-179). It is also assumed that the observed in recent years' migrations of Poles may result in

their return to the country of origin for old age, which should provide guidance for the preparation of the market with goods and services for them, which would thus allow such people to make better use of financial resources and higher benefits and stimulate regional and local development (Balcerzak-Paradowska, 2008, p. 176). It is noted, however, that regions with simultaneously ageing and depopulation are less attractive to retirees (Katsarova, 2008, p. 5).

Observed barriers may occur in different regions with varying degrees. Their accurate diagnosis can provide many ideas for policy and development programs' makers, as well as the starting point for individual projects, government, commercial and social entities and their joint projects.

Policy Towards Old Age and Ageing in Selected Polish Regional Development Strategies

Regional policy in Poland has a short history. It started properly in 1999, when the administrative reform established sixteen voivodships with regional civil societies (Strzelecki, 2008, pp. 93-94). For this reason, it is assumed that the strategies and programs of regional development activities related to population ageing are yet only a potential of interest to public authorities, residents and businesses. Literature review leads to the conclusion that this challenge is mainly perceived on the level of the whole country, or in the local dimension. Previous studies seem to emphasize the change from the perspective of social or spatial policy (e.g., UNDP, 1999, pp. 97-99). Undertaken themes include, in particular, the adaptation of housing to meet the needs of older adults and the search for appropriate architectural and urban solutions. In practice, these issues are taken mainly in local strategies for solving general social problems. Very few regional documents include more specific concepts of actions for seniors, covering tasks such as education, public safety, and preventive health, social, cultural and sporting services. The first policy in the ageing population area was developed in Wielkopolska (ROPSP, 2005) and Małopolska (SWM, 2001, 2004). In the cities, such documents with policy toward ageing were adopted since 2008 consecutively in: Warsaw, Sochaczew, Poznań, Elbląg, Tomaszów Mazowiecki, Olsztyn, Katowice, Częstochowa, Nowe Miasto Lubawskie, Działdowo, Gniezno

and Lublin (see: Klimczuk, 2012b, pp. 52-53; 2013b). On a separate attention deserves Starogard Gdański, where a developed local action plan was prepared by the “Active A.G.E.” - thematic network of European cities Urbact II program, which participants were required to engage a large population in developing proposals for action and commitment to their joint implementation (URBACT, 2013).

Indications for action towards the population ageing were included in “Report on Intellectual Capital of Poland” which was prepared by the Board of Strategic Advisors to the Prime Minister (Boni, 2008). Document highlighted the need to prevent the exclusion of seniors, their potential in terms of economic activity, socio-cultural and educational activities and creating conditions conducive to spend old age in Poland. This team also announced the “Poland 2030 Report” (Boni, 2009), which constitutes the starting point for the work on the long-term national development strategy adopted in 2013. The report indicates the need to further build solidarity between generations, development of lifelong learning, improving the health of older people, which can allow the construction of silver economy, the fight against the digital divide and equalization of the retirement age for men and women and its increase to 67 age (this reform started in 2012).

Particular importance for ordering actions of regional policy have “National Strategy of Regional Development 2010–2020: Regions, Cities, Rural Areas” (MRR, 2010a). The ageing of the population is included in this document at several regional policy challenges pending in two dimensions: spatial-territorial and thematic-sectoral. In the first dimension was identified a need for “ensure internal consistency within the country and to prevent excessive spatial differences” – this refers mainly to enable ageing and least-developed provinces of Eastern Poland capacity building for enhancing their participation in the creation of growth and jobs. While in the thematic-sectoral dimension as necessary are considered: (1) “counteracting the negative demographic trends and more complete utilization of labour resources,” including professional activation of seniors and extending working longer, actions for lifelong learning and maintain a balanced demographic structure of regions; (2) “response to climate change and ensure energy security” – it is assumed that the adverse effects of climate change will be particularly felt by older people, which re-

quires appropriate adjustments in the regions; (3) “providing transport and ICT infrastructure to promote competitiveness and ensuring the territorial cohesion of a country” – the necessity of overcoming barriers to the use of digital technologies by older people was recognized as well as to prevent generational divisions and conflicts. In addition, Objective 2. “Building territorial cohesion and preventing the marginalization of problem areas” due to the ageing of the population expected interventions in infrastructure investments and public services, urban planning processes and actions relating to human capital. In a specific goal 2.1. “Strengthening national coherence” it is assumed, among others, the need for the use of active employment policies, combating of exclusion of older people through the development of integration programs, social economics and entrepreneurship and development of lifelong learning. In goal 2.3. “Restructuring and revitalization of cities and other areas that are losing their current socioeconomic functions” introduced a provision for the need for special support to cities with an ageing and a shrinking population, and it is assumed that precise areas will be identified in further discussions, and related interventions and instruments will be determined by local authorities.

An example of more detailed assumptions includes “Strategy for Socioeconomic Development of the Warmia and Mazury to 2020,” where in Priority 1. “Competitive economy” was indicated the operational objective 1.6. “Increasing the competitiveness of services for the ageing society,” which is justified by the development of services designed for older people from other parts of the country and the world as an important growth factor for a region (SWWM, 2005, pp. 39-40). Two actions serve the achievement of this goal: (1) expansion of the information infrastructure about the possibilities of the development of such services, including research demand for them, creation of the concept of development based on research and international study visits, support stakeholders and cooperation in the provision of such services, promotion of the region as a friendly for all ages; as well as (2) promoting the actions and behaviors that increase competitiveness of services for older adults through the development of education and vocational training, age-friendly infrastructure, specialized medical and health care services, supporting entrepreneurship in the creation of companies and non-governmental organizations that will

provide services to seniors. Three indicators serve assessment of this objective: immigration of people over 60, life expectancy and the number of care facilities for older people. These indicators seem to be complementary to the proposed by experts' synthetic indicator of sustainable demographic development index (cf. SWWM, 2005, p. 66; Katsarova, 2008, pp. 9-10). A separate document was also made: "Regional Program for Older Persons for the period 2009-2013." Its mission is: "Improving the quality of life and functioning of older people and create a positive image of old age in the public consciousness, intergenerational collaboration and advocacy" (ZWWM, 2008, p. 18). Four strategic objectives were identified: (1) improving the health status of older people; (2) ensuring social security, equal opportunities, a social exclusion of older people; (3) a full, active participation of older people in social, economic and political areas; (4) improving the image of older people in local communities. Among the identified objectives, there is the need to increase participation and volunteering of people over 50. To measure the effects, a specific set of indicators was developed. In addition, co-operation with different levels of public administration and public sector entities was planned. However, very limited role of entrepreneurs was specified, only in the development of nursing homes and institutions, such as daily stay homes, clubs, community centers, sheltered housing. No mention is made on the instruments, which would lead to increasing the competitiveness of the region, which is undermining the coherence of the strategy of regional development.

Noteworthy assumptions related to counteract the negative effects of an ageing population present "Development Strategy for Małopolska Region for 2011-2020." In the Area 1. "Economy of knowledge and activity," which strategic objective is "The high position of Małopolska as a region attractive to investment, knowledge, labour and residents' entrepreneurship," among the policy directions is 1.1. "The development of intellectual capital," where is distinguished the implementation of solutions that will enable lifelong learning and solutions to increase the participation in lifelong learning (ZWM, 2011). In Area 6. "Environmental, health and social safety" with the goal "The high level of Małopolska residents' security" in particular aim 6.3. "Improving social security: integrating social policy" has been introduced a clause for the development strategy of the

silver economy. About the latter goal, the separate document has been prepared called “Challenges of Małopolska in the Context of an Ageing Population.” The aim of this strategy is “vision of the region development path in which products and services for the ageing population will also become its ‘export’ good, helping to boost the development of local economies in the region, enrichment of quantitative and qualitative regional labour market as well as made available natural resources and specialized methods of their use for the purposes of health and a good life among older people” (Golinowska, 2010, p. 8). It was assumed that the strategy is “friendly to all groups of the population,” and its implementation requires the involvement of representatives of politics, civil society, media and business. Regional advantages, deficits and needed actions were diagnosed in twelve areas: (1) human resources; (2) health care and long-term care; (3) social assistance; (4) health resorts; (5) housing; (6) public space; (7) transport and communication infrastructure; (8) educational resources; (9) social capital; (10) culture; (11) tourism; (12) economic potential. Although the analysed document contains a more comprehensive overview of the issues than the program from Warmia and Mazury, it pays less attention to professional activation of people over 50, which may be due to the fact that this theme was already undertaken in other regional studies. In contrast to the above program, there is a greater emphasis on the recognition of needs’ diversity of older adults as well as regional resources to ensure their satisfaction. However, the study does not contain assumptions about the timing, monitoring the implementation of activities, reporting, evaluation, funding rules and the division of tasks between the different entities. In fact, it was generally assumed that implementation tools depend on the decisions and the possibility of regional development policy makers and stakeholders. The report recommended that the strategy should be directed to the unique position of “Proxy of Marshal for the implementation of the silver economy concept” (Golinowska, 2010, p. 114). Its tasks would include mainly: raising funds, an analysis of existing funds for investment and control of compliance with the objectives of their use with the strategy.

Conclusions

The article closer brought the areas in which ageing population is a challenge for regional policy, recommendations for the multilevel governance, concepts of regions for all ages and silver economy, a diversity of the silver market segments as well as dilemmas important in creating unique regional strategies and factors conducive to their implementation. In addition, barriers for regions for all ages and silver economy building were distinguished and characteristics of selected regional development strategies from Poland.

Recommendations for the practice of regional policy are quite general. According to M. Ferry and H. Vironen (2010, pp. 22-25) their clarification is a matter of adapting recommendations to the capabilities and needs of each region by: (1) creation of specialized observatories and statistical systems; (2) structures for sharing investment funds adequate to demographic needs; (3) integration of demographic change to existing regional development strategies; (4) the formation of active regional policy instruments and their adaptation to demographic change. It should be mentioned that there are already some first specific concepts that are related primarily to the subject of urban management and coordination of change in their communities to shape the age-friendly economies. They take into account also conduct transregional cooperation between urban centers situated in different continents (WHO, 2007) and within the European Union (URBACT, 2013). Further discussion of these issues requires a separate study.

Promoting a vision of regions of all ages and the silver economy as positive solutions to the demographic challenges is still needed. It is important to promote examples of good practice from other countries and to stimulate the exchange of experience in the subregional and transregional scale. In particular between the regions and cities of Central and Eastern Europe, which after 1989 are passing through similar demographic processes (Steinführer, Haase, 2007). Moreover, the silver economy requires not only stimulating entrepreneurship, innovation and technology transfer, but also raising leaders' awareness to seek solutions that reconcile long-term challenges with their short-term objectives (Ferry et al., 2006, pp. 30, 46). The justified are also educational campaigns to raise awareness of active ageing, handling of modern technology, ecology, management, savings and use of

consumer rights and employment (AGE, 2009). It is also necessary to improve public management in the creation of networks of local authorities, NGOs and businesses' – local leaders are particularly responsible for the dissemination of good practices and creation of conditions for the production and use of new resources (Grosse, 2002, pp. 45-46). It may be fostered by strategies that build trust between regional and local actors, which is a crucial variety of social capital that determines the possibilities of practical cooperation in solving common problems (Klimczuk, 2012b, pp. 84-94). Interventions should also take into account intergenerational consultation and reconcile the interests of different age groups (Klimczuk, 2013a).

Conducted in this study, a literature review allows specifying at least five directions for further research on regional development in the conditions of an ageing population. These are:

(1) Research on the digital divide and e-inclusion – having regarded the processes of shaping the knowledge-based society and the economy, for which the key is to promote access to digital information and communication technologies, as relevant should be regarded deepens understanding of the barriers to the digital products and services' usage by the seniors (Kolesiński, 2008; Batorski, Zajac, 2010). These studies are necessary for the construction of regional silver economies and promote active ageing;

(2) Recognition of regional specialisation within the silver economy – as a justified should be considered also to undertake studies of potential growth sectors and innovations based on the specifics of the region and that could enable the development of selected segments of the silver market (Plawgo et al., 2009). Dissemination of research results, promote the concept of stakeholders and encourage their interaction are also necessary;

(3) The analysis of the possibility of stimulating cluster development – separate subject the research may be the ways of forming clusters⁷ that specialize in multi-dimensional study and development, consultancy, production and service in areas related to improving the

⁷ The cluster is defined here as: "geographic concentrations of interconnected companies, specialized suppliers, service providers, firms in related industries and associated institutions (e.g., universities, standards bodies and industry associations) in particular fields, competing with each other but also cooperating" (Plawgo et al., 2010, p. 9).

quality of life and independence of seniors. It may be significant here to use the experience of Finland regions and *Seniorpolis* cluster (Ferry et al., 2006, pp. 25-28, 61-72; Klimczuk, 2012c);

(4) Diagnosis of human and social capital of older people's – is essential to identify of unused at the regional and local-level potentials of older people in the dimensions such as economic, consumer, welfare, self-help, cultural integration, emotional, educational, and political (Klimczuk, 2012b). In the context of the silver economy, seniors may also be important as originators and co-creators of new services, products and technologies, if favorable relations with them with the authorities will be developed;

(5) Research on the use of older people creativity – due to the growing importance of creativity and innovation in the development of regional economies (Domański, 2006, pp. 87-88, 134-136) as essential should be regarded undertaking research on the possibilities of combining regional and local development with socio-cultural and educational institutions specializing in stimulating older people and intergenerational creativity (Klimczuk, 2012a).

Indicated directions are not a complete collection. These are only some aspects that deepened approval can be a starting point to stimulate the unused potentials of individual regions and local communities.

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